AMENDMENTS TO THE CLAIMS

1.   (Cancel)

2.   (Cancel)

3.   (Cancel)

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16. (Cancel)

17. (New) An Internet-based I Need Money tool for providing an individual who is an employee or consultant of a company and has been awarded stock options what stock options to exercise and when based on the amount of money the employee or consultant seeks to realize and on what date, comprising the steps of:

storing information about each of the stock option grants of the individual at a server on the Internet, including present stock price, the individual's personal tax information, and the vesting schedule for each of the grants;

inputting at the server the amount of after-tax money the individual seeks to realize and the date needed;

calculating at the server the projected stock option exercise gain for the exercise of each specific company stock so as to calculate the total after-tax value of the projected exercise of the stock option or options; and,

displaying from the calculation step what specific stock option or options to exercise to achieve the after-tax amount of money the individual seeks to realize on the date needed.

18. (New) The method of Claim 17, wherein the after-tax gain is calculated based on the vested options as of the date needed.

19. (New) The method of Claim 17, wherein the personal tax information includes one of federal tax rate for the individual, state tax rate for the individual and social security year-to-date information for the individual.

20. (New) An Internet-based Comparison Modeling Tool for providing an individual who is an employee or consultant of a company and has been awarded stock options the ability to choose whether to immediately exercise the options, with the proceeds being used to fund an alternative investment vehicle, or whether to wait until closer to the end of the term of an option to exercise an option and fund an alternative investment, comprising the steps of:

storing in a server coupled to the Internet information about the individual's stock option plan relative to a specific stock of the company, including present stock price;

inputting at the server an annual percentage increase in the company stock price and an annual percentage increase in an alternative investment value;

inputting the vesting schedule of the stock at the server;

inputting tax information relative to the individual at the server;

calculating at the server overall gain by individual grant based on the stored and inputted information taking into account the inputted percentage increase for the stock price and the inputted increase in value for the alternative investment for the two cases of (1) immediately exercising the stock option and (2) waiting to exercise the stock option until closer to the end of the term of the stock option;

comparing the two gains by grant to arrive at the greater of the gains; and,

displaying the result of the comparison step, thus to permit maximizing of the individual's gain, whereby the individual is given information as to whether to immediately exercise an option grant or to exercise the option grant closer to the end of the term of the stock option.

21.   (New) The method of Claim 20, wherein the gain is calculated based on one of vested options and any specific number of options.

22.   (New) The method of Claim 20, wherein the personal tax information includes one of federal tax rate for the individual, state tax rate for the individual and social security year-to-date information for the individual.

23.   (New) An Internet-based Quick Take Tool for providing an individual who is an employee or consultant of a company and has been awarded stock options with a calculation as

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to the after-tax gain obtainable when exercising an option at a user-selectable stock price, comprising:

storing on a server coupled to the Internet information about the individual's stock option plan relative to a specific stock of the company, including present stock price;

storing the vesting schedule of the stock at the server;

storing tax information relative to the individual at the server;

inputting a user-selectable price for the stock at the server; and,

calculating from the input and stored information the after-tax gain for the exercise of the stock option at the user-selected stock price; and,

displaying the result obtained in the calculating step.

24.   (New) The method of Claim 23, wherein the gain is calculated based on one of vested options, unvested options and any specific number of options entered.

25.   (New) The method of Claim 23, wherein the personal tax information includes one of federal tax rate for the individual, state tax rate for the individual and social security year-to-date information for the individual.